

Fill in this information to identify the case

Debtor 1 Richard A Kozarits

Debtor 2 Kimberly Kozarits
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of ILLINOIS

(State)

Case number 19-36181

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Fifth Third Bank, National Association

Court claim no. (if known) 3

Last four digits of any number
you use to identify the debtor's
account:

7141

Date of payment change

Must be at least 21 days after date of
this notice 7/1/2023

New total payment:

Principal, interest, and escrow, if any \$3,538.93

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$1,141.17

New escrow payment: \$1,181.29

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Richard A Kozarits
First Name Middle Name Last NameCase number (if known) 19-36181**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Todd J. Ruchman Date 5/30/2023
Signature

Print: Todd J. Ruchman Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email amps@manleydeas.com

CERTIFICATE OF SERVICE

I certify that on the date of filing, a copy of the foregoing Notice of Payment Change was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Marilyn O Marshall, courtdocs@chi13.com

David H Cutler, Attorney for Richard A Kozarits and Kimberly Kozarits,
cutlerfilings@gmail.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Richard A Kozarits and Kimberly Kozarits, 8S336 Vine Street, Burr Ridge, IL 60527

/s/ Todd J. Ruchman

FIFTH THIRD BANK
Fifth Third Mortgage Escrow Department
5001 KINGSLEY DRIVE
MD 1MOBAH
CINCINNATI OH 45263-5300



FIFTH THIRD BANK

RICHARD KOZARITS
KIMBERLY P KOZARITS
8S336 S VINE ST
BURR RIDGE IL 60527-7563

Statement Date: 05/24/23
New Payment Effective Date: 07/01/23
Account Ending: [REDACTED]
Property Address: 8S336 S VINE ST
BURR RIDGE IL 60527-7563

Your Annual Mortgage Escrow Statement

SUMMARY

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance. **Based on our review, there will be some changes to your escrow.**

CHANGES TO YOUR ESCROW:

You have a surplus of \$4,811.01.

- If your account was **current** at the time of analysis, your refund check will arrive in about a week. If your account was **past due** at the time of analysis, your refund will be held in escrow until your loan is brought current. If you are actively participating in **loss mitigation assistance**, the terms of your workout option may affect this refund.
- Additionally, based on what we expect to pay in the next year, **the escrow portion of your monthly mortgage payment will now be \$1,181.29.**

? But what *is* escrow? Learn the basics at [53.com/EscrowHelp](https://www.53.com/EscrowHelp)

1. YOUR NEW MONTHLY MORTGAGE PAYMENT

YOUR NEW MONTHLY MORTGAGE PAYMENT IS:
\$3,538.93 STARTING 07/01/23

To understand how we calculated your new monthly mortgage payment, take a look at the table to the right.

WHAT YOU NEED TO DO:

Adjust your monthly mortgage payment amount starting 07/01/23.

MONTHLY PAYMENT	CURRENT	NEW
Principal and/or Interest	\$2,357.64	\$2,357.64
+ Escrow	\$1,141.17	\$1,181.29
TOTAL	\$3,498.81	\$3,538.93

? Want to see how we arrived at these numbers? Check out **Section 2** for the math.



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2. WHAT WE EXPECT TO HAPPEN THIS YEAR (& THE MATH)

Here's how we determined your escrow amount.

Fifth Third expects to pay **\$14,175.52** on your behalf over the next **12 months**. To understand how we calculated your new monthly escrow amount, see the table to the right.

ESCROW DETAIL	NEW ANNUAL	NEW MONTHLY
STATE FARM FIRE AND CASU	\$2,048.00	\$170.66
+DUPAGE COUNTY	\$12,127.52	\$1,010.62
TOTAL	\$14,175.52	\$1,181.29

Here's how we determined your cushion.

We maintain a cushion (also called lowest required escrow balance) in your escrow account for unexpected increases in your taxes and/or insurance. **Your new cushion for the next 12 months is \$2,362.58.**

$$\begin{array}{rcl} \$1,181.29 & \times & 2 \\ \text{YOUR NEW MONTHLY} & & \\ \text{ESCROW AMOUNT} & & \end{array} = \begin{array}{r} \$2,362.58 \\ \text{YOUR NEW, LOWEST REQUIRED} \\ \text{ESCROW BALANCE} \\ \text{(CUSHION)} \end{array}$$

Your mortgage insurance payment isn't included in the calculation.

Our projections show that you'll have more in your escrow account than you'll need, so we owe you \$4,811.01.

$$\begin{array}{rcl} \$7,173.59 & - & \$2,362.58 \\ \text{LOWEST PROJECTED} & & \text{LOWEST REQUIRED} \\ \text{ESCROW BALANCE}^P & & \text{ESCROW BALANCE}^R \\ & & \text{(CUSHION)} \end{array} = \begin{array}{r} \$4,811.01 \\ \text{ESCROW SURPLUS} \end{array}$$

To understand how we calculated what we owe you, see the formula above. The table below provides more detail—it shows projected payments TO and FROM your escrow account for the next 12 months. As you can see, in **August 2023** your balance will be more than the amount required, resulting in a **surplus of \$4,811.01**.

	PAYMENTS TO ESCROW ACCOUNT (\$)	PAYMENTS FROM ESCROW ACCOUNT (\$)	PAYMENT DESCRIPTION	PROJECTED* ESCROW BALANCE (\$)	REQUIRED ESCROW BALANCE (\$)
STARTING BALANCE				10,874.77	6,063.76
07/2023	1,181.29	0.00		12,056.06	7,245.05
08/2023	1,181.29	6,063.76	DUPAGE COUNTY	7,173.59 ^(P)	2,362.58 ^(R)
09/2023	1,181.29	0.00		8,354.88	3,543.87
10/2023	1,181.29	2,048.00	STATE FARM FIRE AND	7,488.17	2,677.16
11/2023	1,181.29	0.00		8,669.46	3,858.45
12/2023	1,181.29	0.00		9,850.75	5,039.74
01/2024	1,181.29	0.00		11,032.04	6,221.03
02/2024	1,181.29	0.00		12,213.33	7,402.32
03/2024	1,181.29	0.00		13,394.62	8,583.61
04/2024	1,181.29	0.00		14,575.91	9,764.90
05/2024	1,181.29	0.00		15,757.20	10,946.19
06/2024	1,181.29	6,063.76	DUPAGE COUNTY	10,874.73	6,063.72
TOTAL	\$14,175.48	\$14,175.52			

* = What we projected (or estimated) to payout.

P = Lowest Projected Escrow Balance.

R = Lowest Required Escrow Balance.



So how does all of this compare to what happened last year? See **Section 3** for more detail.



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3. WHAT HAPPENED LAST YEAR

The table below compares projected and actual payments from 07/01/2022 to 06/30/2023.

Your last escrow account statement estimated the total amount of taxes and insurance for the year. That annual amount was **\$13,694.04**.

Your actual lowest balance was different than your projected lowest required balance due to the amount or timing of your taxes or insurance. Below, we've highlighted in **BOLD** where these amounts or timing were different than originally estimated.

	PAYMENTS TO ESCROW ACCOUNT (\$)		PAYMENTS FROM ESCROW ACCOUNT (\$)		DESCRIPTION	ESCROW BALANCE (\$)	
	PROJECTED*	ACTUAL**	PROJECTED*	ACTUAL**		PROJECTED*	ACTUAL**
STARTING BALANCE						5,828.02	-5,220.49
07/2022	1,141.17	2,127.03	0.00	0.00		6,969.19	-3,093.46
08/2022	1,141.17	0.00	5,828.02	5,828.02	DUPAGE COUNTY	2,282.34	-8,921.48
09/2022	1,141.17	0.00	0.00	2,048.00	STATE FARM FIRE AND	3,423.51	-10,969.48
10/2022	1,141.17	0.00	2,038.00	0.00	HAZARD INS	2,526.68	-10,969.48
11/2022	1,141.17	0.00	0.00	0.00		3,667.85	-10,969.48
12/2022	1,141.17	11,931.63	0.00	0.00		4,809.02	962.15
01/2023	1,141.17	1,141.17	0.00	0.00		5,950.19	2,103.32
02/2023	1,141.17	1,141.17	0.00	0.00		7,091.36	3,244.49
03/2023	1,141.17	2,282.34	0.00	0.00		8,232.53	5,526.83
04/2023	1,141.17	1,141.17	0.00	0.00		9,373.70	6,668.00
05/2023	1,141.17	2,282.34	0.00	6,063.76	DUPAGE COUNTY	10,514.87	2,886.58
06/2023	1,141.17	1,141.17 ^E	5,828.02	0.00	COUNTY TAX	5,828.02	4,027.75 ^E
TOTAL	\$13,694.04	\$23,188.02	\$13,694.04	\$13,939.78			

* = What we projected (or estimated) to payout.

** = What we paid out..

E = Estimated payments or balances that are scheduled to be made after this statement was printed.



What if I still have questions? See **Section 4** for our help options.



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4. HAVE QUESTIONS? WE CAN HELP.

**We understand escrow may be confusing.
To help, we offer two great resources:**

We added an extensive escrow education guide to our website.



53.com/EscrowHelp

If you have questions specific to your Escrow, please call us:



800-972-3030

Monday through Friday, 8 a.m. to 6 p.m., ET

**Do you have questions about
your taxes or insurance
premiums?**

Please contact your local assessor's office or insurance agency directly.

**Need more information or
want to dispute errors related
to the servicing of your loan?**

Please send a letter (which cannot be on a payment coupon or other payment form) that includes your name, account number and the details of your request or dispute to:

**Fifth Third Bank
Mortgage Disputes
5050 Kingsley Drive
MD 1MOCFP
Cincinnati OH 45227**

Have you filed for bankruptcy?

If you've filed bankruptcy or received a discharge in bankruptcy, please be advised that this letter constitutes neither a demand for payment of the above referenced debt nor a notice of personal liability.